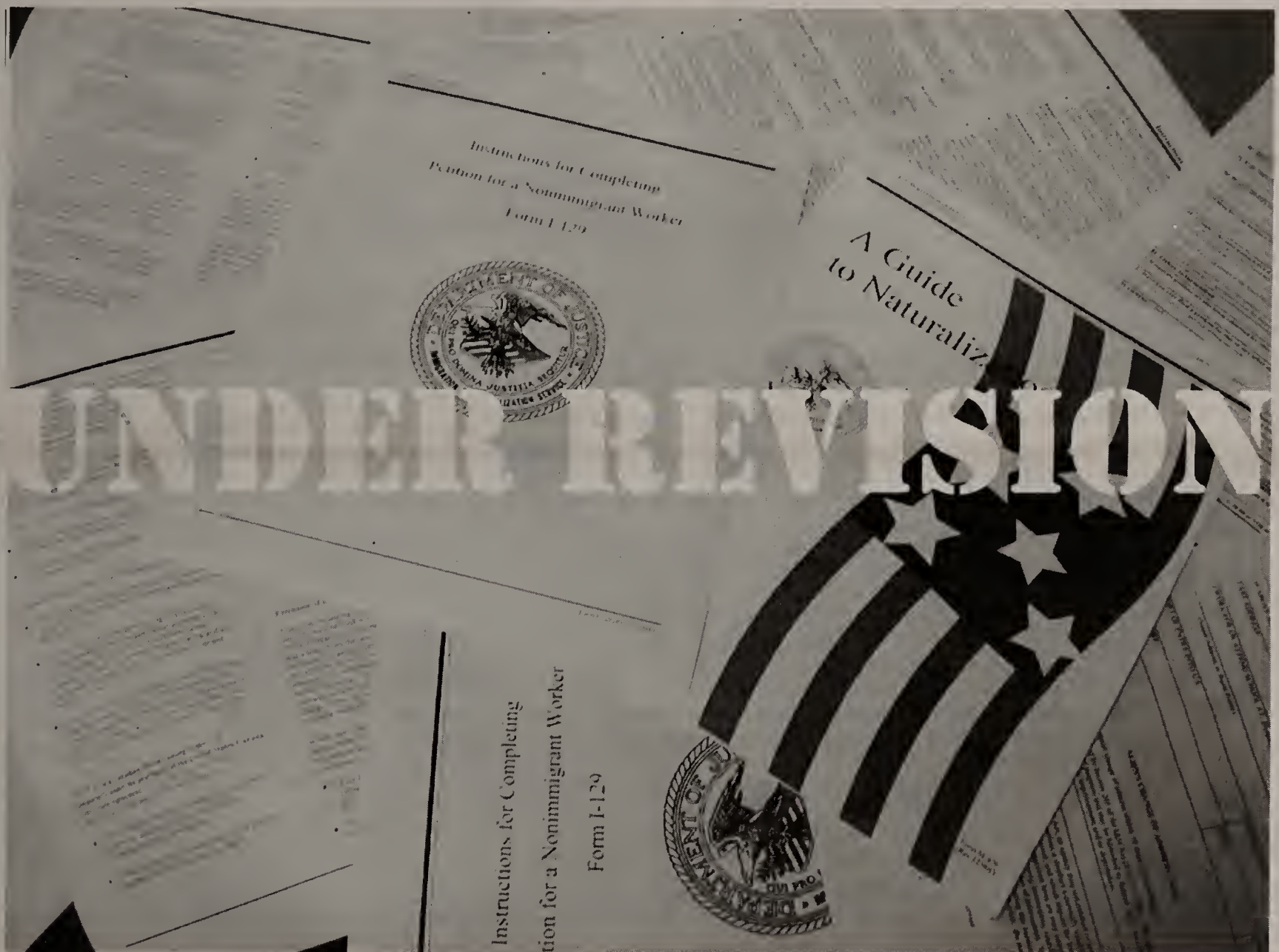




九一一恐怖事件後移民法趨嚴

- 丘文蓉敘述何謂「藝術治療」
- 申請信用卡不可不知的原則



A Year of Changes

Immigration Laws and Policies in Revision

ALSO INSIDE: FINANCE SPECIAL

AND: CPA'S 25TH ANNIVERSARY, P. 2; TRADITIONS BY FRED CHIN, P. 6; CHINATOWN DEVELOPMENTS, P. 2

COMMUNITY NOTES

Get Out and Vote!

The League of Women Voters is leading a Chinatown voter education day on Sept. 28, 1-4 p.m. at the Josiah Quincy School at 885 Washington St. The event will allow visitors to register to vote, find out who and what's on the ballot, understand the ballot questions, see video demonstrations of how to vote, and learn how to be politically active after voting. The event will be in Chinese and English and is cosponsored by BCNC's Adult ESL program, the Chinese Progressive Association and the AACA.

Chinatown Election

Speaking of Voting, the Chinatown Neighborhood Council will hold an election on Dec. 1. The seats up for election are one for 'other' and two for 'agency,' 'organization' and 'business.' Currently holding the seats (in order) are Bill Moy, Ruth Moy, Richard Chin, Roman Chan, Paul Lee, David Moy (not to be confused with the David Moy at BCNC) and Freddie Mui. For more information, write to CNC, 65 Harrison Ave., Suite 201 B, Boston, MA, 02111.

AACA Forum Changes

Koh's Speaking Date

The AACA forum with Dr. Koh will be Oct. 7 at noon at 200 Tremont St. The event was to be on a different date. Howard Koh is the Commissioner of the Massachusetts Department of Public Health and will speak at the Asian American Civic Association's Community Forum, titled "Asian American Public Health in the 21st Century." Call (617) 426-9492.

New Bostonians Day

The Mayor's Office of New Bostonians will hold a community day on Sept. 25, noon-5 p.m. at City Hall. --A.S.

Despite Being Small Project, U.S. Financial Project Proposal Concerns Some Neighborhood Council Members

By Adam Smith

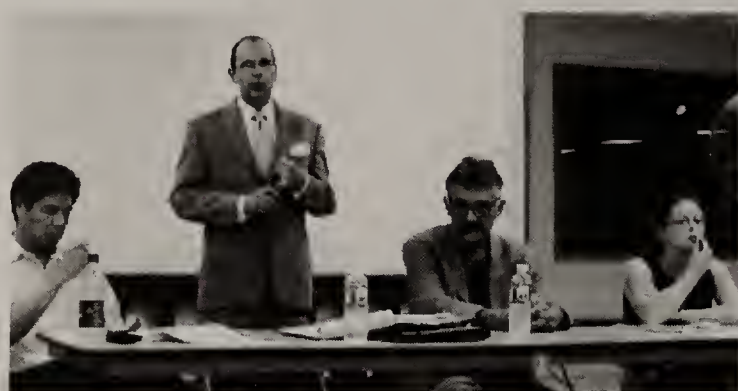
The owner of a building known to many for its food court of Asian fast food restaurants at the corner of Beach Street and Harrison Avenue wants to renovate the brick building and increase its height to 10 stories, instead of eight. Raymond Choi and his lawyer and architect made their proposal for the U.S. Financial Project at 40-44 Harrison Ave. public on Sept. 10. Though it would be a relatively small modification to the structure, many community leaders appeared uneasy about the proposal.

A few neighborhood council members, such as Mary Soo Hoo, who attended the BRA-sponsored meeting were particularly concerned about the project because the building once housed an apparently notorious nightclub, Dino's, which was shut down over a year ago. The council members repeatedly grilled Choi and his crew about whether, at anytime while the building is being renovated or when it is completed, he would try to rent out any part of it for a nightclub. 'No,' was the repeated response.

Some council members also said they were worried about how long the project would take to finish. They feared the building would sit half finished for years. Choi said he has no desire to let the project go unfinished and that it would be in his best interest to finish as soon as possible,

too. Replying to a series of reworded questions about whether the project would go unfinished, the architect, Andrew Summataro, obviously growing impatient, said that they were "going to do the top two floors first, and finish the rest as quickly as possible."

Once finished, the building will house 35 rental housing units, fast food and other restaurants, offices and retail. The additional two floors on the top of the building will be made of light-weight materials - mostly metals - and will be set back from the building's existing façade. As for parking, Choi hopes to work out a



(L to R) Raynond Choi, left, accompanied by his lawyer, architect and the BRA's Heather Campisano, at a Sept. 10 meeting about U.S. Financial

parking deal with the Beach Street Garage. Choi is choosing to name the project the U.S. Financial Project because he owns a mortgage company

at the 40-44 Harrison Ave. site called U.S. Financial.

A few weeks before the meeting, Bill Moy, the neighborhood council's co-moderator, wrote a letter to the BRA outlining his reservations about U.S. Financial. But, at the Sept. 4 Chinatown Safety Committee meeting, Ruth Moy, another neighborhood council member, said she liked the idea of more housing in Chinatown.

The BRA is taking public comments about the project, call (617) 742-7783 or email Email: Heather.Campisano.BRA@

The CPA, 25 Years And Going

By Adam Smith

Signing a one-year lease to secure a headquarters on Beach St. was a big first step for the Chinese Progressive Association, recalls one of the Chinatown group's founders, Pong Louie. "We were trying to get a five year contract for the lease and someone said 'you don't want a 5 year contract, you don't even know if you're going to be here for one year.' And here we are, 25 years later," Louie said on

The CPA hosts "Making Ripples, Making Waves," a photo exhibit at the Tremont Gallery, 276 Tremont St., Boston, Oct.5-19, and will host an anniversary banquet -- themed "Forward, Together, for Justice" -- on Oct. 19, 6 p.m. at the China Pearl Restaurant. Tickets cost \$50; \$35 for members and \$30 for seniors and students. Call (617) 357-4499.

the eve of CPA's 25 year anniversary celebration.

Louie, who teaches English as a Second Language at East Boston High School, is now the CPA's treasurer. He has watched the organization grow and define itself over the past two and a half decades. He remembers when he and about a dozen other founding members volunteered for the CPA after work or on weekends. The organization now employs a staff of seven, has increased its membership to about 800 people, and has earned its name in Chinatown news stories in major city papers.

Watching the CPA become a "model community group" shows the organization's success, said Michael Liu, another one of the group's founders. He has also enjoyed watching the group gain success over the years.

Peeking in on a typical day at the CPA's office, one will see immigrants learning in citizenship and English classes and seeking advice on everything from workers' rights to how to vote to tenants' rights. Yelling in megaphones and waving signs protesting for employee's rights and Chinatown residents' rights is also a big part of the CPA's job as a community activist group.

Publicizing the plight of Chinatown residents and immigrant Chinese can push politicians and populations to a change of heart, and the CPA knows this. Having media savvy, according to the organization's Executive Director Lydia Lowe, is a critical component to the CPA.

"We recognize that if we want to make change... then we have to reach and affect public opinion," Lowe said. Lately, the CPA has earned coverage in the *Boston Globe* and other city papers because of its work with the Campaign to Protect Chinatown and the Chinatown Residents Association to fight a high-rise building development in Chinatown, Liberty Place.

Lowe joined the CPA in the 1980s as a volunteer, before the group had a paid staff. She became more involved around 1986, when almost a 1,000 garment work-

(CONTINUED PAGE 6)

Developers Compete For Chinatown Support for Hayward

By Adam Smith

Three of the four groups grappling for the OK to build on Hayward Place -- Millennium Partners, Avalon Bay and Lincoln Properties -- tried to win over Chinatown support at the Sept. 16 Chinatown Neighborhood Council meeting. Hayward Place, often called a "land-bridge to Chinatown," is one of the last developable parking lots in the Chinatown and Downtown areas of Boston.

Avalon Bay's representatives showed images of what its apartment building would look like. The multiple-leveled building would have a tallest height of 155 feet and would house 300 apartment units,

10% of which would be priced at the BRA-determined affordable rate. The exterior of the building would be heavily windowed and modern looking.

Describing Lincoln Property Company's plans, John Noone, a partner in the project, said the apartment building would also be 155 feet-high, house 342 rental units -- 10% of which would be rented at the BRA's determined affordable rate, and that the development team likes their traditional-Boston style building design, but they're "not married to it."

Millennium wants to build a modern-looking, window covered, 12-story office building. Instead of supplying affordable housing -- because it would be an office building -- Millennium would provide

money to the community for affordable housing through linkage payments.

Keene Development Company is the fourth developer. Bob Kuehn, Keene's president, said he heard second hand about the Chinatown meeting and that they "didn't want to come uninvited." (Neighborhood councilor Bill Moy said that the other three requested to attend and were not formally invited. Once the three were on the agenda Moy didn't notify Keene.)

Keene's proposal is for a 155-foot modern-looking apartment building with 200 units. Keuhn said he hopes the project would be able to set aside possibly around 30% of its units to be rented as affordable units.

All four building proposals are required by the Boston Redevelopment Authority to set aside 10% of the apartment units to be rented at the BRA's affordable rate or to provide community linkage money, provide underground parking spaces and build no more than 155 feet high. The buildings would all house retail on the lower floors.

In April 2001, the BRA released a Request for Proposal to see who wanted to build on Hayward Place. Eight developers showed interest; four remained in the game and presented their plans to Chinatown earlier in the summer. The BRA will set aside \$13 million of the price of the lot, which is set at \$23 million, to go to the building of a Chinatown school building, of which there is not yet any designated site.



Above, the \$23 million parking lot, Hayward Place, which is bound by Hayward Place, Harrison Ave., Avenue De Lafayette and Washington Street.

Note to readers: Because this is our Finance Special, some regular sections, such as the calendar and AACA News box, had to be cut from this issue

A Year of Changes: Immigration Laws and Policies in Revision

During the past year, the regulations, laws and policies governing immigrants in the United States have been becoming stricter and more complicated. Frustrating - would best describe trying to keep track of what's going on. Congress has been proposing and passing new laws that restrict the freedom of immigrants and visitors, and government agencies have been rewriting policies and rules that tighten the leash on those who are new to the country. No doubt, it's most difficult for immigrants to keep informed of the newest rule or law -- especially since many are struggling with a new language and culture and trying to make ends meet. But, they must. Though many immigrants haven't noticed the difference in policies and laws -- except for perhaps longer waits at INS -- many have and will: aliens could now be deported if they fail to do something as simple as sign a change of address form and many immigrants have already lost their jobs because they were airport baggage screeners -- a job congress has found only to be acceptable for citizens. That's why the Massachusetts Immigrant and Refugee Advocacy Coalition has provided Sampan an up-to-date overview of immigration policies and laws that everyone should be aware of. Read on:

ALIENS MUST REPORT ADDRESS CHANGE OR RISK BEING DEPORTED

(*Re-enforced Law*) The Department of Justice is enforcing a 50-year-old law requiring immigrants to report address changes to the Immigration and Naturalization Service (INS). This little-known immigration law provision requires immigrants to report to INS within 10 days of moving. Failure to report is a misdemeanor, punishable by a \$200 fine and up to 30 days in prison. Unless an immigrant proves that her failure to file was not "willful," INS could also deport her. The person's name may be entered into a criminal database. The DOJ announced its plans to enforce the law on July 18, 2002.

INTERNATIONAL STUDENTS TRACKED

(*New rule: 67 FR 34862*) The Attorney General issued a proposed regulation in May to implement a new student reporting system, SEVIS. The system became voluntary on July 1, 2002 and will become mandatory for all applicable schools by Jan. 30, 2003. The SEVIS system will require schools to report when foreign students enroll, start classes, fail to appear for classes, drop below the full course load, have disciplinary action taken against them by the school, or graduate early.

VISITORS MUST ADJUST IMMIGRATION STATUS BEFORE ENROLLING IN HIGHER EDUCATION

(*New rule: 67 FR 18061*) This interim rule, published on April 12, 2002 amends INS regulations by eliminating a provision allowing nonimmigrant visitors for business or pleasure (B-1 or B-2) to begin attending school without first adjusting their immigration statuses. No one visiting the U.S. or here on an employment visa may enroll in school until the INS has approved a change of status to a student visa (F-1 or M-1).

SECRECY FOR DETAINEES; INS CAN KEEP SECRET ABOUT WHERE AN IMMIGRANT IS BEING DETAINED

(*New rule: 67 FR 19508*) This interim rule was published in April, and clarifies that

non-federal providers who are housing detainees cannot release information related to those detainees. The INS must handle all requests for public disclosure of information. This regulation applies to all detainees, including those being held temporarily, and allows INS to not tell where someone is being detained.

AIRPORT SCREENERS MUST BE CITIZENS

(*New law*) According to U.S. law, legal permanent residents can fight for our country, but they cannot work as baggage screeners at U.S. airports. On Nov. 19, 2001, the Aviation Transportation Security Act was signed into law, requiring that all airport security screeners be U.S. citizens. Many legal permanent residents working at airports across the country lost their jobs under the law, upsetting Congressional Representatives. Mike Honda and Hilda Solis (California) enough that they introduced legislation in December 2001 that would amend the law. Honda and Solis's law would permit lawful permanent residents who are eligible to become U.S. citizens within one year to remain as airport screeners. At least 25% of the 28,000 airport security screeners are non-citizens. The legislation by Honda and Solis, however, has been at a standstill since January 2002 and has little support in the House and Senate.

SECURITY CHECKS FOR ALL INS APPLICATIONS

(*New rule*) On May 10, the INS announced it was adding Inter Agency Border Information System security checks to the processing of all applications to ensure terrorists aren't getting benefits. INS officers repeatedly screen the applicant and any dependents of the applicant (with exception of children under age 14).

SEALED RECORDS FOR ALL IMMIGRATION COURT PROCEEDINGS

(*New rule: 67 FR 36799*) In May, the Attorney General issued an interim regulation authorizing immigration judges to issue protective orders and seal records relating to law enforcement or national security information because "disclosure of sensitive information could also reveal the identity of witnesses..." The regulation applies to all Immigration Court trials.

ATTORNEY GENERAL CAN LABEL A FOREIGN NATIONAL A TERRORIST

(*New law: USA PATRIOT Act (H.R. 3162)*) This is the one piece of legislation that you've probably heard about. Enacted on Oct. 26, 2001, the PATRIOT Act, in part, establishes new grounds for denying foreigners entry into the U.S., as well as new grounds for deporting them. No person who is "linked to terrorist organizations" may be admitted in the country. And under the USA PATRIOT Act, the Attorney General is given authority to designate any foreign national as a terrorist if he has "reasonable grounds to believe" that the individual is a terrorist. The foreign national may then be automatically detained, despite his failure to violate the law. Though the Act says that the person suspected of terrorist links must be charged within seven days after being detained, the Attorney General has issued new regulations that authorize INS to hold a non-citizen for an unspecified time without charging the person with an offense. Besides the PATRIOT Act, subsequent Justice Department regulations have

also allowed for monitoring conversations between detainees and their lawyers, closing immigration hearings, and holding people in custody even after an immigration judge has ordered them released.

MORE DATA SHARING AND MORE BACKGROUND CHECKING

(*New Law: H.R. 3525*) Designed to help the INS screen out "potential terrorists," this law lays the groundwork for an electronic data system linking multiple state agencies. To be compatible with the new shared information system, provisions for more secure travel documents and stricter visas regulations are also being considered. Some of these documents will contain biometric identifiers (like fingerprints) and others will be computer-readable. It also establishes requirements for extensive background checks for airport security screening personnel, individuals with access to secure areas of airports, and other transportation security personnel.

ALIENS CAN BE DETAINED DURING REMOVAL PROCEEDINGS

(*New Regulation: 66 FR 54909*) Essentially a set of rules for determining the custody conditions and bond status of aliens during their removal proceedings, this regulation can mandate that government officials detain certain aliens during their removal proceedings. Those who are detained under the rule include foreigners who have committed specified crimes or who have engaged in terrorist activity.

DETAINING ALIENS DURING REMOVAL PROCEEDINGS MUST BE FOR A 'REASONABLE' TIME PERIOD

(*New regulation: 66 FR 56967*) In the case *Zadvydas v. Davis* (2001), the Supreme Court held that federal legislation generally permits detaining aliens who have been admitted to the United States and who are under a final order of removal only for a period reasonably necessary to bring about their removal from the U.S.

LOCAL LAW ENFORCEMENT ABLE TO ENFORCE FEDERAL CIVIL LAW FOR THE FIRST TIME

(*Rule change*) The Department of Justice issued a final rule on July 24, 2002, which allows the Attorney General to authorize any state or local law enforcement officer to enforce federal immigration law during the period of a declared "mass influx of aliens." This is the first time that local law enforcement would be authorized to enforce any federal civil law.

REGISTRATION REQUIRED FOR VISITORS

(*New rule: 67 FR 40581*) Published Aug. 12, this rule implements special registration requirements for non-immigrants (those on tourist, work, student visas, etc.) who are from certain countries. These non-immigrants will be required to regularly report to INS for fingerprinting and photographs. The registration process is set up to ensure that they comply with the terms of their visas, and that they depart the United States at the end of their authorized stay. Failure to register with the INS is considered a criminal offense under the regulation, and offenders' names will be entered in the national criminal database. As a result of this system, people can now be arrested by local law enforcement for civil violations of immigration (CONTINUED PAGE 6)

Recent Massachusetts Changes Affecting Immigrant Communities

The Massachusetts State Budget for 2003 clearly affects immigrant communities. The following were eliminated from the budget: State subsidized food stamps and cash assistance for legal immigrants and the Citizenship Assistance Program, through which many community based organizations received funding to help clients with INS applications. In addition, funding for the Court Advisement Bill, legislation to enforce federal law mandating that all immigrants are advised of the effect of their plea in a criminal case on their immigration status, was vetoed. Virtually all government funding for immigrants was eliminated.

What is MIRA?

The Massachusetts Immigrant and Refugee Advocacy (MIRA) Coalition is a multi-ethnic, multi-racial coalition that actively involves hundreds of grassroots immigrant organizations, human service agencies, legal service providers, labor unions, religious organizations, health care providers, state and federal agencies, and human rights groups in cooperative efforts. In 1987, individuals and organizations concerned with preserving the civil and human rights of Massachusetts's immigrants and refugees formed the coalition because of the 1986 Immigration Reform and Control Act.

The coalition strives for community empowerment and leadership development. MIRA works directly with local immigrant leaders, helping them to analyze public policy issues, inform their constituencies, and mobilize in support of newcomers' needs. In this way, MIRA works to build strong collaboration among diverse communities, and to foster locally driven responses to the needs of immigrants and refugees.

Sampan

200 Tremont St., Boston, Mass. 02116
(617) 426-9492; Fax: (617) 482-2316

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Sampan is New England's only bilingual English-Chinese newspaper and is published on the first and third Fridays of the month. It is nonprofit and nonpartisan. Founded in 1972, it is published by the Asian American Civic Association and is the oldest newspaper of its kind in the U.S. Sampan is distributed free in Chinatown and the Greater Boston area, as well as to subscribers in 20 states. All donations to the publication are tax-deductible.

Submissions: Articles, letters to the editor, calendar events and others should be mailed to Editor, Sampan, 200 Tremont St., Boston, MA 02116 or faxed to (617) 482-2316.

Subscriptions: \$30/year (3rd class mail); \$60/year (1st class mail). Direct requests to Jada Wang, x206.

Advertising: \$10 per column inch; \$160 per quarter page; \$290 per half page. Surcharges apply for translation and/or typesetting. Discounts are available for long-term advertisers.

Chief of Police



The Chief of Police, under the direction of the General Manager, will oversee the personnel, operations and equipment of the Police department, providing public safety and law enforcement services for the protection of the customers and employees of the MBTA, the general public and the assets of the Authority. The selected candidate will plan and direct the activities of the department to preserve peace, protect riders, employees and property and enforce the law. A bachelor's degree, preferably in criminal justice, business or related field, is required. A minimum of ten (10) years of law enforcement experience, preferably in an urban environment, with five (5) years of command experience is required. A master's degree is preferred and may be substituted for some of the work experience. Additional requirements include: sound knowledge of Massachusetts and federal laws and regulations; knowledge of budget development and/or administration; excellent verbal and written communication skills; demonstrated ability to promote sound community relations; a keen understanding of multicultural issues; experience in a heavily unionized environment; the ability to be on call twenty-four (24) hours a day, seven (7) days per week; the ability to pass a formal Firearms test; and the ability to manage and work effectively with a diverse workforce. Further, this position requires a valid gun permit, a valid driver's license and an Emergency First Responder license. Other required skills include: knowledge of word processing, spreadsheet, presentation and mail system software; Police computer system application and certifications demonstrating the successful completion of Basic Recruit Police Academy and CPR training.

Forward resume to: Jahn Manta, MBTA Human Resources, 10 Park Plaza, Room 4810, Boston, MA 02116 by September 30, 2002.

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For more information visit: www.mbta.com

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Massachusetts Teachers Association

REGIONAL MANAGER - AFFILIATE SERVICES

The Massachusetts Teachers Association (MTA) is seeking qualified applicants for the position of Regional Manager in their Northeast Regional Office located in Lynnfield. The Regional Manager, acting under Director of Affiliate Services, supervises the staff in the Northeast Office and develops and administers programs to promote and deliver the full range of MTA/NEA services to affiliated local associations and members.

Candidates must demonstrate the ability to work in a positive, creative and productive manner with both staff and elected leaders to develop and implement programs and long range plans.

Applicant must have a minimum of five years experience in representing unions in public sector collective bargaining, i.e. contract negotiations, contract administration and arbitration. Qualifications also require a Bachelor's degree, Masters degree preferred; well-developed written and verbal skills and effective public speaking.

Personal transportation is necessary. The position requires long hours, weekend work and statewide travel.

The MTA offers a competitive employee benefits package. Salary to commensurate with experience.

Please mail or fax your resume together with a relevant writing sample to:
Human Resources, 20 Ashburton Place, Boston, MA 02108 or via fax to 617-725-4287.
Applications must be submitted by Monday, September 16, 2002.

MTA IS AN EQUAL OPPORTUNITY EMPLOYER.

Bilingual Program Assistant/Family Worker Needed in the Family Childcare Program of a Chinatown multi-service agency.

Responsibilities: work with families and providers, children enrollment, provide technical assistance, assist in program events, translation & office duties.

Qualifications: high school diploma (w/Degree preferred), at least 1 yr. community work experience, good communication and organization skills, ability to work well w/adults, bilingual Eng./Chinese (Cantonese & Mandarin), basic computer skills. Excellent benefits.

Letter and resume to: BCNC Hiring-FCC
885 Washington St., Boston, MA 02111

UMass Boston

Training Specialists

The UMass Boston Institute for Community Inclusion Department currently has two Training Specialist positions available:

Conduct training and technical assistance that will result in the establishment of linkages between Community-based Minority Organizations and the One Stop Career Centers. The goal of training and technical assistance activities is to ultimately increase the use of One Stop Centers by members of culturally diverse communities. The target audience of project activities are staff of the One Stop Career Centers and faith and community-based organizations throughout Massachusetts. This is a full-time, one year, fully benefited position. This individual will join the Community Capacity Building Team at the ICI, which is dedicated to assisting grassroots community, and faith-based organizations to develop their organizational capacity, enhance services and compete for funds. The primary focus of the team's efforts is to enhance that capacity of CBMOs to support individuals with disabilities. Qualifications: BA (MA preferred) in human services management, education, business or a related field. Experience in conducting training and technical assistance for various adult learning styles; managing or directly serving Community-based Minority Organizations and assisting culturally diverse populations and/or workforce development systems with an emphasis on One Stop Career Centers. Excellent communication and problem solving skills. Familiarity with White House Initiative on Faith and Community-Based Initiatives and Workforce Investment Act, in addition to grant applications and development. Experience in curriculum development and the capacity to respond appropriately to a wide variety of cultures and approaches to service and inclusion. Willingness and the ability to travel in Massachusetts required. Women, individuals with disabilities and minorities are strongly encouraged to apply. Send resume, cover letter and names, addresses and telephone numbers of three references to: UMass Boston, Human Resources, Search 465, 100 Morrissey Blvd., Boston, MA 02125. Salary commensurate with experience and qualifications. Application closing date is 10/1/02. Visit www.umb.edu for more information.

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Massachusetts Teachers Association

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The MTA is seeking candidates for a full-time position of Labor Relations Consultant for the Western Regional Office. The Consultant works closely with our local teachers associations negotiating contracts and enforcing collective bargaining agreements. Other important requirements are experience in membership and political organizing; excellent interpersonal and advocacy skills; effective speaking and writing skills; familiarity with computer applications; and a willingness to travel and work nights and weekends. A Bachelor's degree is required; a Master's degree is preferred. MTA offers an excellent salary and fringe benefit package. Please fax your resume by September 30, 2002.

Human Resources
Massachusetts Teachers Association
20 Ashburton Place, Boston MA 02108
Fax: 617-725-4287

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Activity Director

Beacon Residential Management is seeking a Part-time Activity Director for our Brockton apartment complex. This energetic person must have good interpersonal skills, be creative and a self-starter. 1-2 years minimum experience with planning and organizing activities is necessary. Must have a vehicle. Flexibility with hours is necessary. We offer a competitive salary and excellent benefits. Must successfully pass a pre-employment alcohol/drug screening test and background checks. Please submit your resume or complete an application:

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NEW YORK, NEW YORK

To save time I stepped out from the rear stairs of the Logan-LaGuardia shuttle. It was late October 2001. Outside, a cool and sunny autumn morning made for a nice arrival in New York. The next day would be Halloween. Not trick or treat, but death and mourning hover all around -- everywhere.

After seven unemployed weeks, it felt right to come back to work in the City. In my heart New York has always been special. At a dock here over 30 years ago, after all, was where I got off the boat as a brand new Stateless immigrant. That fateful morning I was met first by the Statue of Liberty. She held high her torch of enlightenment. She -- Mother of Exiles, the poet Emma Lazarus called her -- was my welcoming sight of America. That exciting arrival, soaking in the view from the deck, was my initiation to all things American.

As I recall, I can still feel the boat sailing leisurely up the busy Hudson River. The unfolding shoreline widening, there was much to see. The lower Manhattan skyline came into full view. The world's tallest Twin Towers, designed by the Japanese architect Minoru Yamasaki, were steel skeletons still under construction. The towers, which were making news around the globe, would be completed in 1972 and 1973 and would be named the World Trade Center.

The World Trade Center is now a memory. A year has gone by quickly after September 11, 2001. Since that October morning when I first went back to work, the mood in New York has been somber. For New Yorkers, the deafening explosions on 9.11 are not a topic for casual conversation, for they will not forget. Downtown and uptown, the city sound is more quiet, the pace slower, and the people gentler. Stretches of streets and sidewalks are less crowded. Where the Towers once stood, there is now a wide pit -- deep, vulgar, large, tragic, hallowed. To see this pit -- a brief walking distance from New York's Chinatown -- is to realize that there is much about life, about humanity, that I still need to learn. At this pit of spite that killed 2,801 persons from around the world, I could not help but be pulled into the silence of the gathered crowd.

A full year of deep mourning -- domestic, community, national, and global -- has now come to an anniversary. According to Asian customs the time has come to shed grief: formally, publicly, and ritually. I find comfort in my own familiar traditions. It is time to heal the debilitated emotions in our hearts brought on by death. It is time to right the shattered sensibilities in our minds brought on by destruction. A bright new beginning for families and nations is the aim.

According to a Confucian code, the time has arrived to wear the color red -- symbolizing life, joy, passion, blood, celebration. I believe this ritual encourages families to put an aggrieved self back into a positive and healthy perspective. Preserving vitality and optimism of good health for public institutions and private citizens is the aim.

According to the Buddhist beliefs, after one year of honoring the dead is the time to reflect on the beauty of life. This reflection gives security and trust to the living in order to cherish all sentient creatures in our impermanent material universe. I find that this philosophy gives me confidence to live my life generously among family and friends by accepting death as inevitable and by preventing destruction that is cyclical.

According to the Hindu custom, an anniversary is a time to let go of the dead on their own afterlife journey. The separation is believed to assist the people in an imperfect, mundane world to be released from the cycles of guilt and blame so that everyone may move forward on a fulfilling pilgrimage here on Earth. Reading the Veda, the Hindu book on sacred knowledge, I have learned that to end a period of grief and sorrow is a time to cleanse the false thinking that causes human miseries. It's an individual responsibility and helps achieve spiritual freedom for all living souls.

COLONIAL PRACTICES

Healing grief also requires an understanding of history. On living and dying, on ecstasy and grief, on patriotism and betrayal -- four generations in my family are now scattered around the world and have seen traumatic changes with our basic cultural ways of existence. My life in the United States is a daily reminder of that ongoing post-colonial frenzy, now moved into a post-9.11 age, of nation building. The political irony, which is a trauma, is that with the breaking up of more families, in my own case the shattering of the "four generations harmonious under one roof" Chinese value and lifestyle, the values of unity such as faithfulness, patriotism, and nationalism all become less meaningful. For myself, they were all destroyed in one sweep. In fact, the call for all such sentiments is nerve wrecking for me for it stirs my deep seated anger and rage. I am learning that when a value of fidelity for family harmony is shattered, all other values become experimental: temporary -- like I am at a wine tasting, instantly learning to taste the flavor, recognize the bouquet, all the while managing and pretending to be sober. After watching a year of patriotic nationalistic and faithful fervor of the post-9.11 emotional outpourings, I feel now more convinced that there is no substitute for a family's loss.

Cultural changes for people among my family and friends have been traumatic with or without the acts of violence. To cross established cultural boundaries, willingly, forced, or by birth, usually leaves a sense of shock. This shock can be as simple as in seeing a Chinese face speaking English. He wears suit and tie at work, and later a sarong at home. It can be as complex as the post-colonial legal creation in a take-it-or-leave-it pride of nationality. In my short lifetime, unexpectedly outliving the World Trade Center, I have gone through four different citizenships, which mean nationalities. My former identity of having been Stateless, a free man to myself, has made me question all invented conditions of nationality. I am more sensitive than most people to a reality of no national or cultural rules that support, understand, or incorporate the global trend of changing nationality that is as increasingly popular as the changing of ethnic fashion.

Most of the time, none of us can, or will, openly acknowledge cultural shock. It is easier to block it. But a trauma to the mind does register. A sense of trauma is always there. Time, together with the instinct for survival, have ways of burying the feelings, the causes, and the influences of cultural shock. I have seen cultural shock buried in chores, behind smiles, or underneath quiet acquiescence. For at least two hundred years, this sensation of trauma along with its political exploitation has

been influential in the cultures of Afghanistan, Cambodia, China, Korea, India, Indonesia, Japan, Myanmar, Pakistan, and Vietnam, to name a few. The Semitic men of multiple nationalities who piloted the four planes of destruction have now opened up for redress this world-wide trauma of multiple cultural personalities and allegiances.

I can relate to the hostility of 9.11 as a dense expression of rage felt by those who feel culturally damaged and personally violated from confused social and racial problems. This rage has been universal. It would be wrong to hold a one-sided view of the hostility as Arab rage, or Islamic revenge, or as Allah's fury. It is simplistic to say the Arabs are jealous. Social damage and human violation happen not only across the Atlantic or the Pacific but also here at home as well. 9.11 shows that Americans are also victims of a shallow and reckless disregard built into commercial, religious, and financial homogenization. The successful building of a growing middle class in the West, irrelevant to a global majority, appears to be more threatening to the U.S. and to the world. The World Trade Center and the Pentagon became targets from prolonged cultural rage, unfortunately. One rea-

son is that public and private institutions in United States misused economic strength and military might during the last century to maintain the disastrous Westernization forces in a global political era of post-colonial cultural reconstruction. An example is the failed Vietnam War. When U.S.-led refugee and humanitarian aids have more political strings attached to simple relief from hardships that are hungrily sought after, what can be less torturous and unjust? Americans are now formally inducted to right, at home and abroad, centuries of Europe's failed colonial ambitions that abused cultural diversity trampling on racial and religious differences.

COLUMBUS PARK

In New York, during the past year, I enjoy visiting Columbus Park located south of Canal Street between Mulberry and Bayard in Chinatown. This is an ideal community space to reflect on the meanings of trauma from cultural change. Here, a visitor sees a seamless transition of cultures, American and Chinese.

Snug among the halls of justice, the financial and municipal buildings, the buzzing immigrants' enterprises, and the multi-million Chinese funeral businesses, this Park stands for neglect, poverty, and decay. The bare social contradictions in Columbus Park are very much New York, American, international. The problems of local social programs showing mixed results from cultural engineering of the past century are obvious among the young

and old Chinese faces.

World troubles from cultural treachery and political betrayal intersect in this Park, about 15 minute's subway ride from the United Nations. Life goes on calmly here though, as if international and domestic uprisings are of no concern. I have to look beyond appearances to find the concerns. Fortune tellers, palmists, and Feng Shui diviners do a brisk business here. They have economic plans and political views shaped by social backgrounds of their own. Under the tall shadows of the City's legal institutions, with a smoky incense stick in their center, a group of women with streaming tears commune through a spiritual medium with loved ones from the dead world. On the sidewalk, a group of elderly red-eyed ladies, squatting around a portable recorder, listens to taped sorority songs of lamentation. Grandmothers, some with grandchildren in tow, pass their hours at the many card tables. In the early morning, large groups of middle aged women perform their Tai Chi or chi-gong exercises move gracefully, exuding sexual vitality, to classical Chinese music.

The men sit among themselves, ignore the women, watch the people, and keep busy doing what they enjoy the most. The gambling tables appear to be the most popular. Many are reading their newspaper. Some sit very still with blank looks: preoccupied. Some are having animated political conversations. These men most likely are upset to hear that the New York branch of the Hong Kong Bank of China got fined \$20 million for fraudulent loans or that Mayor Giuliani at the City Hall, a few blocks away, made over \$6 million between September 2001 and January 2002. But for these men, the financial world, like Wall Street, is at a distance much further than Lincoln Center uptown, where tuxedoed men and gowned ladies made their appearance at fundraising musicals. Right here in New York, many of the Park's men, and their families, have missed the boat in their pursuit of the American Dream.

Judging from the elaborate funerals parading down Mulberry Street, it appears that some Chinatown families are thriving in their pursuit of the American Dream. The funeral parade with Chinese and Western marching bands, lanterns, banners, costumed mascots, loud weeping mourners, videographers, and police escorts wind down the streets towards the growing Hokkien Chinese neighborhood on East Broadway. By my rough estimate, six figures funeral parades pass Columbus Park weekly. It's a revelation that certain Chinese custom do not change. At the East Broadway Mall, tucked under the Manhattan Bridge, close to the park where the walking mourners get into their limousines, it is a self-contained world. Here, a Chinese who can't speak the Fujiao or Mandarin dialect is an outsider. Inside, women wait in line to see their fortune teller, angry men yell and barter, and young brides and grooms in rented wedding costumes celebrate marriages for themselves, freely among themselves, without the supervision of a single elder in attendance.

Watching and learning from a bench in Columbus Park, I tell myself: Let go of grief. Embrace happiness. Life is free. I am living. Today.

-- FRED CHIN

Under the tall shadows of the City's legal institutions, with a smoky incense stick in their center, a group of women with streaming tears commune through a spiritual medium with loved ones from the dead world.

Pho 59 Celebrates Grand Opening

Vietnamese restaurant Pho 59 Celebrated its grand opening on Sept. 17. City Councilor James Kelly attended the event, helped cut the red ribbon (left photo) and enjoyed some of the new restaurant's food (right photo). He also proved his ability to successfully use chopsticks. Mary Nguyen, who came from Vietnam about 20 years ago, started the restaurant. Nguyen said the food she makes is "good, healthy and at a low price." When asked about how she felt starting Pho 59, she said she loves to cook and she loves to work. "I can't stand just sitting around," she said.

Pho 59 is at 8 Kneeland St., Boston. Call (617) 357-5536.



(COVER CONTINUED FROM PAGE 2) laws.

PENDING LEGISLATION

Some of the pending law, rule and policy changes include the following:

>A DATA COLLECTING SYSTEM FOR NEW COMERS IS IN PROPOSAL. INS would like to start an entry-exit control data system and develop biometric and tamper-proof identifications. If implemented, the Department of State would have access to criminal history databases and expand data collecting and reporting requirements for student visas.

>A PROPOSED LAW WOULD GIVE SOME IMMIGRANTS A SECOND CHANCE TO STAY IN THE U.S. A proposed bill would expand the limited due process available to immigrants under the 1996 immigration laws. The bill would allow for a limited number of long-term legal permanent residents, who have committed certain crimes and who are subject to mandatory removal under the 1996 immigration law, to apply for "cancellation of removal" before an Immigration Judge.

>STUDENTS WOULD GET A CHANCE AT LEGAL

RESIDENCY UNDER A PROPOSED BILL. A proposed bill would allow states to determine who is eligible for in-state tuition rates, and grant permanent residency to undocumented students who have graduated from high school, been in the U.S. for at least five years, and have 'good' character.

>REWORKING INS. There are several bills pending that propose different methods of restructuring the INS, most call for dividing INS into two bureaus.

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8. TPS - Administration Extends TPS for Nationals of Montserrat (67 FR 47002)
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14. Aviation and Transportation Security Act (S1447)
15. Child Status Protection Act of 2001

compensation and replacement housing after a five year anti-eviction campaign in the 1980s; helping laid off workers from Andy's Sportswear fight for English as a Second Language and job training programs; publishing the first Chinese and English booklets on workers' rights in New England; working with former waiters of Dynasty Restaurant to organize the first labor picket in Boston's Chinatown and win \$14,000 in unpaid back wages; organizing Lei Jing construction workers to get \$30,000 in unpaid back wages; conducting a voter registration and education drive that help register 409 voters, and

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LETTERS TO THE EDITOR

September 17, 2002

Dear Sampan Editor

I would like to thank all of the members of the Chinatown community who took an interest in the development process of Liberty Place, and express my appreciation for the time and effort that was spent reviewing our housing development. The final design, and the creation of 66 affordable, low-income, and subsidized apartments were the result of hundreds of hours of meetings with many sectors of the Chinatown community as well as the City of Boston.

September is traditionally a time for new beginnings, and as we move forward, I would like to hear from interested parties how Charles E. Smith Residential can best become a vital and important neighbor in Chinatown. We would like to create a dialogue with community members, which would help us better understand their goals for the Chinese community in Boston, and be supportive of Chinatown's cultural identity.

We will be contacting local organizations and individuals who have already been part of this process, and invite others to contact us at the e-mail address listed below so that we can move forward together for a safe and vibrant Chinatown.

Sincerely,

Stephanie Wasser

Charles E. Smith Residential

SWasser@LibertyPlaceBoston.com

(The following letter is in response to a story about the CCBA's near auction last month. The CCBA had lost a court case in which it was ordered to pay back loans to another Chinatown group, the Kwong Kow Chinese School. The CCBA appealed the case twice and lost each time. Because the CCBA waited so long to pay off the court-required amount, the sheriff's office put the building up for auction. Days before the auction, the CCBA secured a loan to pay off the about \$500,000 debt.)

Dear English Editor:

Thank you for reporting about the near auction of the CCBA Building. Even at this late stage, the truth of the evidence (of the Kwong Kow Chinese School V. the CCBA) is yet to be known... I believe that the Kwong Kow Chinese School was a part of the CCBA, and that the CCBA never owed the school the money it alleges that the CCBA owed. As I pointed out, \$12,000 was ordered paid to the Kwong Kow Chinese School and destined to go to the CCBA, because the CCBA was not registered as a non profit then. Also, the CCBA and school shared the same president in the 1980s, the Chinese Board Meeting Minutes so show.

As far as the Boston Chinatown Neighborhood Center's tenancy at the CCBA's building is concerned, the agency would not have faced eviction, even if the building were auctioned off, the lease so confirmed.

Very Truly Yours,

Gerald Heng, CCBA Board Selected CEO and Chairman

(This letter was edited for clarity and length.)



Below: Left is a protest for Power One workers and right is a protest for Dynasty Restaurant workers.

How to the Credit Card Right For You

Everyone gets those letters in the mail. "Apply now" reads the writing on the envelope. Inside is an application to sign up for a new credit card. As convenient as the application might be, you should know that there are choices. And, you should know that some credit card plans are better than others. So, before you sign up for a card, read here about what to look for to make a money-saving decision.

First, when you're looking for a credit card, consider the costs and terms; they determine how much you pay for the privilege of borrowing cash from the credit card company. Compare the costs and terms of different cards to find the plan that best fits your spending and repayment habits. Do you pay your entire bill each month? Or do you usually carry over a balance? Matching the credit card plan to your needs could save money.

Key costs and terms to consider are the annual percentage rate (APR) for goods and services and cash advances, the annual fee, and the grace period. Also compare cash-advance fees, late-payment charges, and over-the-limit fees.

Credit Card Interest Rates

Credit card issuers offer three types of rate plans: fixed-rate, tiered-rate and variable-rate plans.

The interest rate on a fixed-rate credit card plan, though not explicitly tied to changes in another interest rate, also can change over time. The card issuer must notify you before the "fixed" interest rate is changed.

A tiered interest rate means that different rates apply to different levels of the outstanding balance (for example, 16% on balances of \$1 - \$500; 17% on balances above \$500).

For variable-rate credit card plans, the interest rate is calculated according to a formula. Following are the three most commonly used formulas:

$$\begin{aligned} \text{Index} + \text{Margin} &= \text{Variable Rate} \\ \text{Index} \times \text{Margin} &= \text{Variable Rate} \\ (\text{Index} + \text{Margin}) \times \text{Multiple} &= \text{Variable Rate} \end{aligned}$$

INDEX Credit card issuers commonly use the following indexes: prime rate; the one-, three- and six-month Treasury bill rates; the federal funds rate, and the Federal Reserve discount rate. Most major newspapers publish the indexes in the money or business sections. If the index rate used for your credit card changes, the rate on your card will, too.

MARGIN The margin is a number of percentage points chosen by the credit card issuer. The card issuer also chooses the multiple.

Some card issuers have a policy that raises your interest rate if you make late payments. For example, if you make two late payments within six months, the card issuer may raise your interest rate from 18% APR to 24% APR. Check to see if such a penalty rate applies to your card.

Card issuers may also charge different rates for different types of transactions. For example, the card may carry one rate for purchasing goods and services, another rate for cash advances, and another rate for balance transfers.

How Much Will You Pay?

The finance charge is the dollar amount you will pay to use credit. It depends on your outstanding balance and the periodic rate in your credit card plan:

$$\text{Finance Charge} = \text{Outstanding Balance} \times$$

Periodic Rate

What Is the Periodic Rate?

The periodic rate is the rate you are charged each billing period. Usually the periodic rate is the monthly interest rate, calculated by dividing the card's APR by 12. If your card has different rates for different types of transactions, then different periodic rates will apply to those balances. For example, if your card has a 12% APR on purchases, the periodic rate for purchases is 1%; and if your card has a 24% APR on cash advances, the periodic rate for cash advances is 2%.

What Is the Outstanding Balance?

You can calculate your outstanding balance several ways, including ones listed in the side box "Outstanding Balance." The way you choose can make a big difference in the finance charge you will pay. Depending on the balance you carry and the timing of your purchases and payments, the average daily balance method excluding new purchases, the adjusted balance method, and the previous balance method tend to result in lower finance charges than the other balance-calculation methods.

The Right Card for You

Though you should consider the outstanding balance and the periodic rate when choosing a credit card, you should also pay attention to other plan features. For example, if you don't always pay your monthly bill in full, you'll probably be more interested in a card that carries a lower APR. On the other hand, if you always pay your monthly bill in full and card enhancements such as frequent

Credit Card Checklist

Here are some tips for shopping for a credit card or evaluating the cards you already have.

- ✓ Make a list of features that best fit your needs, and rank them according to how you plan to use the card.
- ✓ Call the issuers of the cards that seem to match your needs to verify the publicized information. Ask if they have any other plans available.
- ✓ If you are currently a cardholder and have a good credit rating, ask the issuer of your card to lower your current rate or to reduce or waive your annual fee. Negotiate.
- ✓ Review the following information about the plans:

>Where is the card accepted? nationally? Regionally? Only in one state? Only in a specific store?

>Is the interest rate fixed? Variable? Tiered? If the rate is variable, what is the index, margin and multiple?

>What is the APR for purchases? For cash advances? For balance transfers? Is there a penalty rate if you make late payments?

>What method for determining the outstanding balance is used to calculate the finance charge? (see p. 8)

>What is the annual fee, if any?

>What is the grace period for purchases?

>Are there other free features such as cash rebates, purchase protections or guarantees?

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How to Stop Credit and Identity Fraud

Over the course of a typical day, you will likely write a check to buy some groceries, buy something with your credit card, and call someone on your cell phone. You will do these things without thinking that someone could be attempting to take advantage of you. But, these transactions can potentially be an identity thief's key to your account or financial information. The following is a list, provided by www.consumer.gov, a U.S. government Website that works to protect consumers, that will help you protect yourself from identity fraud.

- Before you reveal any identifying information (address, identification numbers, bank account numbers, etc.), find out how it will be used and if it will be shared with others. Ask if you can have it kept confidential.
- Pay attention to your billing cycles. A missing credit card bill could mean an identity thief has taken over your credit card account and changed your billing address.
- Guard your mail from theft. Don't let mail sit in your mail box. If you're planning to be away from home and can't pick up your mail, call the U.S. Postal Service at (800) 275-8777 to request a vacation hold.
- Put passwords on your credit card, bank and phone accounts. Avoid using easily available information like your mother's maiden name, your birth date or your phone number.
- Don't carry a lot of credit cards or identifying information.
- Do not give out personal information on the phone, through the mail or over the Internet unless you know who you're dealing with. Legitimate organizations with whom you do business have the information they need and will not ask you for it.
- Keep items with personal information in a safe place. Identity thieves might pick through your trash or recycling bins to get your personal information. Tear or shred your charge receipts, copies of credit applications, insurance forms, physician statements, bank checks and statements that you are discarding, and expired charge cards and credit offers you get in the mail.
- Be cautious about where you leave personal information in your home, especially if you have roommates, employ outside help or are having service work done in your home.
- Give your identifying numbers only when absolutely necessary. Ask to use other types of identifiers when possible.
- Order a copy of your credit report from each of the three major credit reporting agencies (listed below) every year. Make sure it is accurate and includes only those activities you've authorized. The law allows credit bureaus to charge you up to \$9.00 for a copy of your credit report. You can get a report from the following: Equifax www.equifax.com; call: 800-685-1111/ Experian www.experian.com; call: 888-EXPERIAN (397-3742); TransUnion www.transunion.com; call: 800-916-8800.

(All information for this story was provided by <http://www.consumer.gov/idtheft/risk.htm>)

(CONTINUED FROM PAGE 7)

flyer miles don't interest you, your best choice may be a card that has no annual fee and offers a longer grace period.

The grace period is the number of days between the statement date and the due date during which you can pay your bill without incurring a finance charge. The card issuer may refer to the beginning or ending point of the grace period and tell you about any conditions that apply. For example, the issuer may say you have "25 days from the statement date, provided you have paid your previous balance in full by the due date." Keep in mind that the statement date is not the date on which you receive the bill; it is the date on which the issuer prepares the statement, which may be a week or two before you actually receive the bill in the mail.

How Much Could You Save?

The following example shows what you could save in a year by switching to a plan with a lower APR and no annual fee. (The average monthly balance used in this example is about the national average for consumers with credit card debt): *By switching to a credit card plan with a lower APR and no annual fee, you could save \$120 annually. Of course, this example assumes that the interest rate is applied to a constant balance of \$2,500 and that you make all payments on time; if you paid some of the balance each month, the amount paid in finance charges annually would be less. Also, if you make a payment late, you may incur additional fees that will increase your cost. (All the information in this story was provided by the U.S. Federal Reserve.)*

COMMON OUTSTANDING BALANCE METHODS

> Average daily balance method including new purchases. The balance is the sum of the outstanding balances for every day in the billing cycle (including new purchases and deducting payments and credits) divided by the number of days in the billing cycle.

> Average daily balance method excluding new purchases. The balance is the sum of the outstanding balances for every day in the billing cycle (excluding new purchases and deducting payments and credits) divided by the number of days in the billing cycle.

> Two-cycle average daily balance method including new purchases. The balance is the sum of the average daily balances for two consecutive billing cycles. One daily balance, that for the current billing cycle, is calculated by summing the outstanding balances for every day in the billing cycle (excluding new purchases and deducting payments and credits) and dividing that total by the number of days in the billing cycle. The other daily balance is that from the preceding billing cycle.

summing the outstanding balances for every day in the billing cycle (including new purchases and deducting payments and credits) and dividing that total by the number of days in the billing cycle. The other daily balance is that from the preceding billing cycle.

> Two-cycle average daily balance method excluding new purchases. The balance is the sum of the average daily balances for two consecutive billing cycles. One daily balance, that for the current billing cycle, is calculated by summing the outstanding balances for every day in the billing cycle (excluding new purchases and deducting payments and credits) and dividing that total by the number of days in the billing cycle. The other daily balance is that from the preceding billing cycle.

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Or come to the Fall Foley Event October 3, 4, or 5 from 10 a.m. till 5 p.m.
at 249 River Street, Mattapan
to fill out an application and learn more about The Foley Senior Residences

All completed applications must be postmarked
no later than October 31
to be entered into lottery for selection.

For more information and applications
please call Maloney Properties, Inc.
At (617) 298-5800, ext. 212, Monday – Friday 9 a.m. – 5 p.m.



Equal Housing Opportunity



Starting a Business? The IRS Can Help

Whether you are going into business as a sole proprietor, partnership or corporation, you must start with some basic planning. The Internal Revenue Service can help with that planning -- especially when it comes to handling business and employment taxes. The IRS provides free information on how tax rules and regulations will apply to your business.



By Elise Sickels
IRS Tax Specialist

One way the IRS helps entrepreneurs is by hosting free programs and providing free products that help business owners meet their federal tax obligations. The IRS

also has a Web site, www.irs.gov, which has information on record keeping, accounting practices, as well as completing business and employment tax returns. Browsing this site is a good starting point for anyone thinking about starting a business.

At irs.gov, you will see the left of the home page a menu of choices. One of the choices is "businesses"; click on the selection and it will take you to a page with business tax information. At that page, you will select "Small Business/Self Employed," if your business has less than \$10 million in assets. The page you will be taken to offers a broad range of resources across federal and state agencies, as well as industry and profession-specific information for self-employed entrepreneurs, employers and businesses. You will also

find a menu of news items for small business owners, an opportunity to sign up for any IRS mailing list, a list of IRS informational packages, and a menu of topics for small-business information, including record-keeping for starting a business, hiring employees, and resources for small businesses.

For example, if you click on the selection about hiring employees, you will find information on the following topics:

- > Finding and Training Employees
- > Eligibility for Employment
- > Employment and Discrimination
- > Name, Social Security Number, and Form W-4
- > Household Employees
- > Laws, Regulations, and Research
- > Davis-Bacon Wage Determinations

Click on "Finding and Training Employees," for example, and you will be told about job banks, the Department of Labor's resources, visas for foreign workers and welfare-to-work tax credits.

What if you don't have a computer yet? You can also call the IRS at (800) 829-3676.

Elise Sickels has worked for the Internal Revenue Service for nearly 15 years and currently is the only bilingual Asian senior tax specialist in the Boston, Massachusetts Taxpayer Education and Communication (TEC) office. TEC is a segment of the Small Business and Self-Employed division of the Internal Revenue Service (IRS). She works to provide small business tax workshops in languages of Asian countries, such as Chinese, Japanese and Vietnamese.



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流覽國稅局網頁 有助企業起步

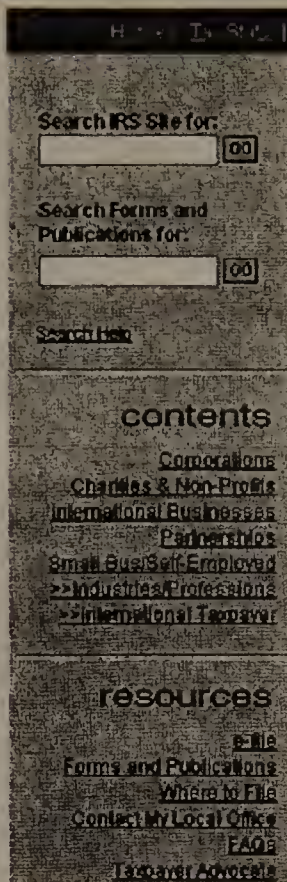
不論你要成立怎樣的企業，如獨資企業、合夥企業或是股份有限公司，你都必需先有一些作生意的基本常識，像如何處理公司或員工的稅務。國稅局能幫助你在處理這些事務時更有頭緒及避免差錯。

國稅局提供服務的方法之一是舉辦免費的稅務講座來幫助企業所有人瞭解聯邦納稅法。國稅局也有一個專屬的網頁 <http://www.irs.gov>，提供相關訊息，如何經營紀錄處理，保存、收入支出會計方法及各樣可以抵稅的商業支出訊息。流覽這一個網頁對正要起步的公司是很有幫助的。

首先你會看到首頁左邊有一列目錄選項，其中一項是企業 (business或譯生意)。點選這一項，你會進入「企業稅務資訊」 (business tax information) 頁。

假如你所經營的企業營業額不超過一千萬 (屬於小型企業)，請在「企業稅法資訊」頁中點選「小型企業／自雇營業」 (Small Business/Self-Employed)。你會得到有關聯邦及州政府對小型企業的稅則，你也可以在此頁登記國稅局各類稅務資訊的郵件名單。

若有更多的問題請洽國稅局雙語教育專員余愛玲女士 (Elise Sickels) 800-829-3676。



Home • Businesses • Small Business/Self-Employed

Small Business/Self-Employed

Your One-Stop Business Resource



This section offers a broad range of resources across federal and state agencies, as well as industry/profession specific information for self-employed entrepreneurs, employers and businesses. The "Quick Links" section will provide you with fast access to general business topics.

News

[New Markets Tax Credit Program](#)
[Job Creation and Worker Assistance Act of 2002](#)
[including special depreciation allowance](#)
[New Tax Scams Page Debuts](#)
[Schedule K-1 Matching Update](#)

Subscription Services

Join the SB/SE Mailing List

The SB/SE Mailing List is a nationwide list server. The SB/SE Mailing List provides information about IRS small business and self-employed outreach products and programs.

Resources

[Familiarize Yourself with the Small Business/Self-Employed](#)

在小型企業／自雇營業 (Small Business/Self-Employed) 網頁中，你會得到有關聯邦及州政府對小型企業的稅則如提供相關訊息，例如經營紀錄處理，保存、收入支出會計方法及各樣可以抵稅的商業支出訊息，你也可以在此頁登記國稅局各類稅務資訊的郵件名單。

信用卡未繳付餘額 的一般計算方式:

1. 包含新消費金額的每日平均欠款(餘額): 在結單周期間所有的未繳付餘額(包含新消費金額和已扣除的金額數), 除以結單周期的周期天數。
2. 不含新消費金額的每日平均欠款(餘額): 在結單周期間所有的未繳付餘額(不含新消費金額和已扣除的金額數), 除以結單周期的周期天數。
3. 包含新消費金額的雙循環每日平均欠款(餘額): 餘額是連續兩個繳費周期的每日平均欠款的總和。以當期的結單周期來說, 此一每日結餘是累積結單周期間的每天未付餘額(包含新消費金額和已扣除的金額數), 再除以結單周期的周期天數。另一每日結餘則是來自上一期的帳單。不含新消費金額的雙循環每日平均欠款(餘額): 餘額是連續兩個繳費周期的每日平均欠款的總和。以當期的結單周期來說, 此一每日結餘是累積結單周期間的每天未付餘額(不含新消費金額和已扣除的金額數), 再除以結單周期的周期天數。另一每日結餘則是來自上一期的帳單。

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200 Tremont Street, Boston
MA 02116
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- Laundry Hookups
- Fully Insulated
- Porch
- Off-Street Parking
- Professional Landscape
- Security System



The Department of Neighborhood Development 635-HOME (4663)

www.cityofboston.com/dnd

Preferences may apply. Use and resale restrictions apply.

This information is subject to change. Not responsible for errors or omissions.



ref: generic_stanwood_v4

如何申請一張適合你的信用卡

每個人都會收到上面寫著「現在馬上申請」的郵件，裡面通常是信用卡的申請書。即使申請信用卡真的很容易，你還是要貨比三家，因為信用卡好壞是參差不齊的。以下是一些訣竅，教你如何申請到合適你的卡。

首先，在瀏覽各家的信用卡產品時，要注意其收費的標準和條款，因為這些大大影響你所需付給信用卡銀行的利息多少。比較各家不同的計費方式，找出最適合你消費和繳費習慣的卡。問問自己是習慣繳清每月的帳單，還是喜歡只繳部分應付金額。假如你能找到適合自己繳費習慣的信用卡的話，可以省下不少利息錢呢！

信用卡的循環利率

信用卡發卡銀行一般提供三種計算利率的方案：固定利率、按等級調整的利率、及浮動利率。

採用固定利率方案的發卡銀行，雖然其利率的變動不大，還是有可能會變動的。但在利率變動前，發卡銀行會先行通知。

按等級調整的利率方案，其利率會依未繳付餘款的等級而有所不同。譬如說，未付餘款在\$1-\$500等級的利率是16%；未付餘款超過\$500的利率則變成17%。

利率 或
利率指數 × (銀行的) 利率 = 浮動利率

利率指數 (Index)：發卡銀行一般會採用以下幾種指數——最優惠利率：一個月期、兩個月期或六個月期的國庫券利率；聯邦基金利率；聯邦儲備貼現率。通常大部份的主流報紙在財經版都會出版這些指數。假若你發卡銀行所採用的指數有變動，你信用卡的利率就會隨之變動。要注意的是，如果你延期繳款，有些發卡銀行會因此提高

原本的利率。舉例而言，如果你在六個月內有兩次延期繳款的記錄，發卡銀行可能會把年利率從18%提高到24%。有些發卡銀行因為不同的交易模式而有不同的利率，譬如：用卡消費、預借現金、和結餘轉戶是各採不同的利率。

你該繳多少利息

貸款利息支出 (Finance charge) 是你在貸款後所要付的金額。主要決定於你未繳金額的總數和發卡銀行所採用的周利率：
貸款利息支出 = 未繳金額 × 周利率

周利率 (periodic rate) 的定義：

周利率，顧名思義就是在「結單周期 (billing period) 間所採用的利率」。通常是指月利率。計算方式是信用卡的年利率除以12。假如你的信用卡銀行是對不同交易型採取不同利率的話，那不同的周利率也適用到未繳付餘額。舉例說明：如果針對消費金額收取的年利率是12%的話，消費金額的周利率是1%；假如針對預借現金所收取的年利率是24%的話，預借現金的周利率則是2%。

未繳付餘額 (outstanding balance)：

計算未繳付餘額的方式有好幾種。不同的計算方式會影響要繳付的貸款利息支出 (finance charge)。弄清楚它的計算方式後，只要在對的時間內 (寬限期) 消費或繳費，就可以省下不少錢。

選擇適合你的信用卡：

申請信用卡時，除了考慮未繳付餘額的計算方式和寬限期外，還可以多注意發卡銀行推出的許多賣點。假如你無法繳清月結餘款的話，你可以選一家

提供低年利率的信用卡。反面來說，如果你總習慣繳清月結餘款，對累積飛機里數也沒興趣的話，那免年費及寬限期較長的信用卡會較適合你。

寬限期是指在結單日期和繳費期限之間的天數。在這段期間的賬是免貸款利息支出的。銀行通常會告訴你寬限期的起算日或結算日。譬如，發卡銀行會說：「只要你在期限前繳清上一期的結餘，在下次結單日期前的25天就是你可以享有的寬限期。」要注意的是，結單日期 (statement date) 不是你收到帳單的日期，而是發卡銀行結單的日期。有可能在你收到帳單前一兩個禮拜，銀行就已結單了。

省多多的秘訣：

藉著轉到免年費、低年利率的信用卡銀行，你一年可以省下\$120。假如你通常信用卡的消費是\$2,500，每次也都如期繳費。那麼如果你每個月付部份結餘，一年可省下的貸款利息支出就愈多。也就是說，假如你過期繳費，所要繳的額外費用就愈多。



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如何防止盜刷和冒用信用

在一天裡頭，你可能在便利商店買東西時付支票、刷信用卡，或行動打電話給人。在做這些事時你可能沒有想到有人可能在此時想方設法占你便宜。但這時候要侵入一個人的金融帳戶並不是難事。所以美國政府保護消費者的一個機構 (www.consumer.gov) 提供了一些避免信用卡冒用的案件。在透露自己身份資料前 (地址、身份證號碼、銀行帳戶)，要明察這些資料會不會被保密。注意結單周期的日期。若沒接到單月帳單，有可能是有人已得知你的帳戶號碼，也把帳單地址改變了。

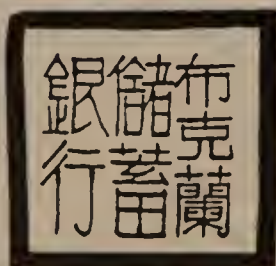
- 慎防郵件落入他人手中。假若你要出遠門不能收郵件，打電話給美國郵政局請他們代為保管。電話 (800) 275-8777。避免使用過於簡單的密碼。不要帶太多信用卡或身份資料出門。不要在電話或電子郵件裡透露你的個人資料，除非你認識跟你要資料的人。一般合法的公司通常已有你的資料。
- 善管個人資料。冒用信用卡的人有可能會到垃圾堆裡找到你隨意丟棄的個人資料。最好撕毀上有你私人資料的帳單或收據。
- 即使在家裡，也最好善管你的個人資料。尤其你如果與人共住的話。
- 只要在絕對必要時才可透露你的身份證號碼。如果可以給其他

資料，就用別的，每年向個人信用評比公司買一份你個人的信用記錄，確定上面所提及的交易活動是正確無誤的也是你個人行使的。依照法律規定，這些信用評比公司一張記錄可以向你索取\$9。目前有三家主要的個人信用評比公司：Equifax
www.equifax.com 或打電話 800-685-1111 / Experian
www.experian.com 或打電話 888-EXPERIAN (397-3742) / TransUnion
www.transunion.com 或打電話 800-916-8800

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OVER THE COURSE OF HIS
30-YEAR CAREER, KEN LEE
HAS DONE EVERYTHING.
EXCEPT QUIT.

一九七一年當李肯還是個大學生時，就已經開始為UPS效力。從那時起他在全國一些城市中從事過各種工作。他在UPS的第一份工作是卡車卸貨員，之後被拔擢至西雅圖，又調任至康州的格林威治，之後再到亞特蘭大。我們提供多種的經驗協助雇員達到不同工作上的要求。這方法對我們很有成效，亦成就了今日的李肯。他現今是UPS國際安全部副總裁，只要有他在職我們就能安心。因為無論如何，我們知道他不會妥協讓步。



WHAT CAN BROWN DO FOR YOU?SM

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專訪WorldPath Medicine共同創辦人Stanley Tam 用波士頓先進的醫療技術佳惠國外的病人

Stanley Tam是

哈佛大學醫學院外

科副教授及心臟外

科醫生。他與另外

兩位醫生共同創辦

WorldPath Medicine

。WorldPath

Medicine是以波士頓

為中心提供其他國

家的病人有關波士

頓高品質的醫療服

務。

舢舨記者：可否講述

一下你的背景？

Tam：我早年在香港

出生，在一九六九年

當我十四歲時跟隨家

人移民波士頓。除了

世界通的業務外，我

現在也是一位心臟科

醫生。

舢舨記者：你是否記

得剛從香港移民到美

國的情形？

Tam：除了我父母外

，跟著一起移民美國

的還有我的弟弟和兩

個妹妹。當時，我們

還年幼，適應力比父

母好得多。我的父親

原本在香港作裁縫事

業，還挺成功的。來

到美國後就必需一切

從頭開始。

舢舨記者：你當初為

什麼會選擇當一名醫生？

Tam：父親在我成長過程中，不時灌輸

我要成為一名醫生，因為這個職業的待

遇不錯且受人尊重。不過我不認為這是

後來我選擇當一名醫生的唯一因素。我

在大學時表現最出色的兩個科目是生物

及生化，我也曾做過生物研究的工作。當

我在進一步想到未來時，繼續讀研究所

或念醫學院。後來我就選擇念醫學院。

舢舨記者：可否跟我們談談有關

WorldPath Medicine

Tam：WorldPath Medicine的共同創辦

人有我，Guy M. Rochman 及 Robert Miegel。

我們成立WorldPath Medicine的宗旨

就是：提供國外的病人和醫學中心取

得位於波士頓的高品質醫療服務及技術

，包括給予病人實際的醫療及提供醫師

及病人的醫學教育。我們的目標就是利

用最新的技術（特別是傳播技術）來擴

展波士頓的資源到國外去。

舢舨記者：WorldPath Medicine目前所

服務的對象遍布在那些國家呢？

Tam：中東及遠東地區。我們目前跟臺

灣簽訂了合約，和北京、日本方面也正

在談合作計劃。我們現在的主要病人來

自中東，將來會擴展到遠東、拉丁美洲及

東歐。

舢舨記者：假如病人目前位於臺灣，他

能期待從WorldPath Medicine獲得那些

服務呢？

Tam：他除了在臺灣有一位負責醫生外

，另外可以通過WorldPath Medicine

向波士頓的醫生查詢最新的醫療技術。

例如一位癌症病患必需在臺灣接受治療

，可以透過WorldPath Medicine在波士

頓是否有更先進的醫療技術。假若需要

了話，我們也會幫助這位癌症病患前來

美國尋求更有效的醫治。

舢舨記者：所以你很把握地認為波士

頓的醫療技術是最先進的嗎？

Tam：老實地說，我相信在中東或臺灣

的醫療水準也不差。但提到舒服的問題

，許多病人覺得到波士頓接受醫療的感

覺比較舒服。而事實上，大部分的情形

也是如此。

舢舨記者：WorldPath Medicine的服務

還包括其他項目。可否和我們談談最近

你受邀與中國代表團談論有關生物安全

的問題？

Tam：目前，中國政府正在詳定有關生

物安全的條例。他們在各個政府部門中

拉伯聯合大公國的公司。



(Stanley Tam是WorldPath Medicine共同創辦人)

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聖公會波士頓華人教會兒童中文學校

日期：2002年9月29日至12月22日(共12課)
時間：逢星期日 上午11:00至下午2:00
地點：138 Tremont Street, Boston
(近Park Street T站對面)
對象：1至8年級
內容：著重興趣、兼顧品格成長，包括中文的講(國/粵語)、寫(繁/簡體)和讀，益智活動(配合電腦、錄音帶、遊戲、旅行等)，聖經故事，茶點。
費用：\$40一期
電話：617-338-2546 (彭培剛牧師)
傳真：617-482-0625 (Rev. Dr. Thomas Pang)

Tam：目前，中國政府正在詳定有關生物安全的條例。他們在各個政府部門中(例如中國安全保護局、勞工部、國家生化中心)派遣了八位代表到洛杉磯、密蘇里及波士頓觀察美國生化安全的執行。我安排這組代表團前往劍橋參觀一座小型生化公司。而後我又帶領他們到波士頓的貝詩以色列醫學中心(Beth Deaconess Medical Center)訪問。因為WorldPath Medicine負責貝詩以色列醫學中心(Beth Israel Deaconess Medical Center)的國際計劃。

舢舨記者：WorldPath Medicine

目前在瑟林診所為糖

尿病的募款情形？

Tam：這些資金將用

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社區簡訊

「華美福利會社區論壇」, 將於九月三十日中午十二點至下午一點。主講人為麻州政府公共衛生部門專員 Howard K. Koh。主題是「二十一世紀亞裔的公共衛生」。Koh 自一九九七接受州長 William Weld 邀請擔任麻州公共衛生部門主管。活動免費, 詳情洽 617-426-9492 ext.204

麻州九月十七日舉行黨內初選活動, 麻州四名民主黨員爭取州長候選人提名是競爭最激烈的初選選戰。州財政廳長蘇珊·歐布萊恩在激烈競爭中擊敗前聯邦勞工部長瑞奇·前州參議員托曼和州參議員議長柏明罕。歐布萊恩十一月將與共和黨的羅穆尼、綠黨的史坦和自由黨的赫爾競爭代理州長珍·史維特的職位。史維特並未投入選戰。

為慶祝中秋佳節, 麻省理工學院中國學生學者聯合會將於本月二十日舉辦一次大型中秋海輪賞月晚會。晚會將在 Boston Harbor Cruise 公司的豪華遊輪 Frederick L. Nolan 號上舉行。該活動時間為二十日(星期五)晚間八時至十一時, 地點在波士頓港邊 One Long Wharf, 搭地鐵可在藍

線水族館站下車。主辦單位要求參加者著正式晚會裝。票價: MIT 學生及家屬(憑 MIT ID) 8 元, 普通票十六元, 網上訂票 www.iymedia.com/mit/。

中華耆英會與儒教中心將於九月二十日(星期五)上午十時至十一時, 假儒教中心聯合舉辦「聯邦與州政府醫療制度與處方藥物優惠計畫」講習會。說明介紹聯邦與州政府的醫療制度與處方藥物優惠計畫內容, 並協助辦理相關作業。

近月來聯邦與州政府為了緊縮預算, 大幅削減健保經費。聯邦無力挹注額外的經費以提供低收入者醫療補助計畫(Medicaid)、國會未通過醫療照顧計畫(Medicare)的處方藥物福利法案, 以及附屬於醫療照顧計畫的麻州基本健康計畫(MassHealth)等問題已引起許多關注。

為了讓華人尤其是年長者獲得「聯邦醫療卡」(俗稱紅藍卡)、「麻州醫療卡」(俗稱白卡)以及麻州政府的「處方藥物優惠計畫」的資訊, 中華耆英會與儒教中心因此舉辦此一講習。據了解, 「處方藥物優惠計畫」是向麻州六十五歲和以上的居民, 以及六十五歲以下低收入殘障人士提供有限額的配藥承保範圍。該講習以國、粵語說明, 不收取任何費用, 並免費供應茶點, 歡迎有

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紐英倫中華資訊網路協會 (NECINA) 將於本月二十一日(星期六)上午, 假全福鎮瑞迪森酒店會議中心 (10 Independence Drive, Chelmsford) 舉行「資訊及網路工業何處去?」討論會, 邀請專家擔任引言人, 一起來探討 .com 泡沫爆破之後

Chelmsford) 舉行「資訊及網路工業何處去?」討論會, 邀請專家擔任引言人, 一起來探討 .com 泡沫爆破之後, 蕭條的網路資訊工業將如何兌現變和發展的問題。

銷部主任 Tim Kasky, 以及 iBasis 公司網路營運部經理 Paul Skelly。網協專題討論組負責人沈珊表示, 在 1980 至 1990 年間, 沒有人能夠預測個人電腦及網路科技發展速度之迅速和層面之深廣, 更沒有料到這個在五至十年間飛速發展的炙熱工業如今萎靡不振。正處衰退期的資訊網路工業在走進了另一個新紀元時, 勢必有些科技遭到淘汰, 下一波科技將會是什麼? 經濟衝擊和政治問題的影響如何? 網協此

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Candidates should have knowledge of Federal and State Regulations relative to environmental issues including hazardous waste, solid waste and stormwater. Remediation, monitoring and emergency response of hazardous waste sites, landfill oversight, implementation of the Phase II stormwater permit, tracking disposal site releases and bid preparation for consulting services. BS with environmental focus, 5 yrs related exp. Starting salary \$61,563 with generous benefits. Resume and cover letters by October 8, 2002

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以藝術治療的專業幫你打開心裡的結

假如你有機會到麻州腦創傷部門，你會對其部門的治療師丘文蓉有如鄰家女孩清新爽朗的談吐印象深刻。上個月丘文蓉在華人社區舉辦「如何與幼童談話」座談會吸引許多多幼兒童的父母前往聆聽，並得到許多美好的回響。本報為讓讀者瞭解丘文蓉的專業背景及所在職業的服務內容，特地到丘文蓉在南波士頓的麻州腦創傷部門(與華人醫務中心合作計劃)為其作個人專訪。

舢舨記者：可否簡述一下你目前的工作內容？

丘文蓉：我現在的主要工作內容是為麻州曾受創傷的人及其家屬提供支援及康復服務，幫助他們渡過難關。

舢舨記者：可否為讀者講述你的學歷及背景？

丘文蓉：我在香港理工大學得到社會工作(Social Work)學士學位後，在啓勵扶青會從事青少年工作數年，主要職責是熱線輔導，個人及小組輔導，訓練輔導志工以及引導青少年服務社群。

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(丘文蓉為用藝術媒體為你解開心裡的問題)

我結合了社會工作和藝術治療的專業知識來服務社群。

舢舨記者：你在香港社會工作界服務多年，是否有幾項事件讓你特別難忘？

丘文蓉：有很多，我印象最深刻的是與青少年一起經歷他們的苦與樂，設身處地去聆聽他們內心的聲音，和他們一起在困難中走出來。

我會帶領平日，養尊處優，的在學青少年到罕有人煙的荒島訓練他們的意志，好讓他們能在回到現實的生活中運用這些技能，成為同齡團體中的領導者。

我還會帶領香港女童院(因犯罪被列為保護管束或曾經受性侵犯而被安排到這個組織接受保護、再教育)的少女們籌劃舞台劇，讓她們自己擔任整個劇的編劇、導演及演員。在整個排練過程中，她們學習如何和別人溝通，如何表達自己，如何與他人合作，更重要的是她們學會用一個新的角度去面對過去不幸的遭遇，重拾信心去建立一個有希望的人生。有時在排練時，少女也會勾引起以往不安的情緒，提供適當的心理輔導往往是最好的介入點。在整個劇在劇場正式演出時，不知這些演出者背景的觀眾會對劇中栩栩如生的題材及演技人為驚嘆。而表演結束後，這些問題青少年會用其他角度來透視自己的人生而得到許多幫助和成長。

另外有一次我和一班正在戒獨的人士編製「皮影戲」，社會對戒毒人士有偏見，所以他們不願意正面面對觀眾，而皮影戲正是一個媒介讓社會重新認識他們，瞭解他們戒毒的過程中的內心掙扎及他們良善的真面目。活動之後有許多君子因透過排練而感受到團體活動的美好，自信心也增強了。



(用戲劇來傳達內心的世界)

另外有一次我和一班正在戒獨的人士編製「皮影戲」，社會對戒毒人士有偏見，所以他們不願意正面面對觀眾，而皮影戲正是一個媒介讓社會重新認識他們，瞭解他們戒毒的過程中的內心掙扎及他們良善的真面目。活動之後有許多君子因透過排練而感受到團體活動的美好，自信心也增強了。

舢舨記者：那什麼是「藝術治療」的具體定義？

丘文蓉：「藝術治療」是透過藝術、動作、舞蹈、音樂、生活劇場及其他藝術

舢舨記者：藝術治療真是令人大開眼界，沒想到心理、精神治療可以透過有別於藥物、一對一傾談的方式進行。你如何利用這些技能在目前的工作領域？

丘文蓉：這裡是一些前來求助病人的畫作、詩集(記者述：文蓉向記者展現所搜集病人的資料)。其中這個詩集是一位患有憂鬱症的中年美國婦人所寫，其中可以看到前部分的詩作表達對生活的不安、憂慮，而後用詩作分析、反省，再利用詩作向治療師表達自己藉此得到自信，擴展視野。

目前我所參與的麻州腦創傷復健計劃，就是要用這種方法幫助病人及其家屬得到更好的醫療資訊。

丘文蓉：絕對不是。藝術治療適合任何人士、任何年齡。藝術治療的本意義在於治療，藝術是一種媒體反映我們的思想及情緒。藝術治療包括診斷、介入、輔導、康復和跟進，在整個過程中主要輔導求助者在混亂的思緒和困境中找到秩序，增加信心和學到處理問題的技能，從而得到內心的平安與和諧。



(新移民面對文化衝突，何去何從)

(丘文蓉為華人醫務中心和麻州腦創傷計劃治療師，擁有多年專業資格，精通中英文。若有需要可以與她聯絡，其電話為(617)204-3651)

發出保護指令及密封法律執行及國家安全資訊的記錄。原因是「敏感訊息的透漏可能會洩露提供證辭的人的身份，而讓恐怖份子對這些人及其家屬進行威脅，也讓這些目擊者不願配合。」

司法部有權將一個外國人貼上恐怖份子的標籤；司法部也有權將一個還未被定罪的新移民驅逐出境

(新法：美國愛國者法案(H.R.3162))在公元兩千零一年十月二十六日所發布的法案能拒絕那些與恐怖主義有關的外國人入境美國，也能將有嫌疑的外國人驅逐出境。根據這項法案，司法部被授權能指名任何有嫌疑的外國人為恐怖份子，進而不問是否他有無觸犯法律都有權將這位外國人驅逐出境。雖然這項法律規定在這個外國人遭拘留的七天內，必需對這個外國人進行指控。但司法部在之後又制定一項新法規授權移民局可以在有恐怖嫌疑的外國人還未遭指控時無限期拘留此人。

此外，愛國者法案也允許司法部門監控遭拘留的外國人和其辯護律師的對談過程，關閉移民聽證會，且在這些遭拘留的人被釋放後仍有權對他們繼續進行追查。

更多移民者的資料被調動，更多移民者的背景被調查

(新法：H.R.3525)為了讓移民局查出恐怖嫌疑份子，這項法律讓電子資料系統在多個國家機構中連線。為了配合這個共用資料系統，更多的安全旅行文件及更嚴格的簽證規定將被提出。這些文件中包括生物測定文件(如指紋)及其他可由電腦判讀的資料。這項法律也要求機場安全檢查人員的背景調查需要更加詳細。這項法律在公元兩千零一年五月十四日實行。

外國人在案件移交進行時可以驅逐出境

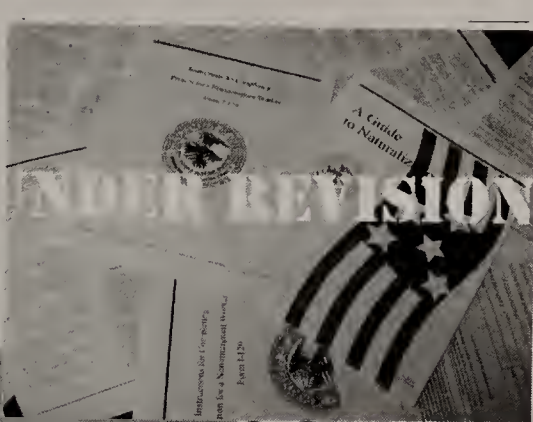
(新法：H.R.66FR54909)這個法律允許政府官員對那些正在等候法院傳票或於管束中的外國人予以驅逐出境。這項新法在公元兩千零一年十月三十

一日實行以避免那些有可能對國家安全進行威脅的外國人被釋出。

那些在案件移交中驅逐外國人必需在合理的時間內進行

(新法：66FR5667)高等法院提出讓聯邦立法對那些原先合法入境如今卻必需因有恐怖犯罪嫌疑的人驅逐出境，且必需在合理的時間內進行。法院認為若有恐怖犯罪嫌疑的人提出有力證據證明，而延後驅逐出境超過六個月的時間是不妥的。政府必需對有犯罪嫌疑者提出的證據加以反駁。這項立法在公元兩千零一年十一月十四日被公布。

地方執法機構第一



民眾在九一週年紀念活動中，用自己的語言寫下對世界和平的期望。

新移民二次留在美國的機會

在公元兩千零一年一月二十三

紋印及檔案照片。這項法律的執行是要確定這些非移民簽證持有人確實遵守簽證規定及在簽證到期前離開美國。若沒有執行這項法律會造成刑事罪，且名字會被記錄在犯罪檔案庫。這項法律的執行導致人們可能因犯移民法中的民事法部分而遭逮捕。警界也因此法律而有空前的權力伸張。

【等候頒布的法律】

收集觀光客、際學生及新移民的資料

(提案中：Visa Integrity and Security Act of 2001 (S.1518))這項法律強化了在一九九六年所頒布的移民法中出入境資料管理系統，針對生物測試及偽造文件測試。這項法律讓國家部門有管道進入犯罪記錄資料庫，且包括增進簽證的資料上報。

次有權強力執行聯邦民事法

(改變原法律)司法部在公元兩千零二年一月二十四日發布這項新法允許司法部授權讓任何一個州或地方執法官在大量湧入時強力執行民事法。這是第一次地方執法單位有權力執行聯邦民事法。

外國短期觀光客必需定時向移民局登記

這項法律在公元兩千零二年八月十二日公布，要求所有非移民簽證(觀光、學生、短期工作簽證)持有人必需登記。預測會在一些較敏感的國家執行如伊拉克、伊朗、蘇丹、敘利亞及利比亞(正式名單還未被公布)。這些非移民簽證持有人必需定時向移民局呈報指

讓非法學生能享有永久居民才享有學費減免權

(提案中：DREAM Act(S.1291))

這項法律允許州地方政府決定那些入享有州居民學費減免權，將因此法獲利的是那些自美國高中畢業且在美國居住超過五年的人。

舢舨派報點一覽表

您可以在以下地點取得報紙:

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永豐銀行 Beach St./Harrison Ave.*
紐英崙醫院 171 Harrison Ave.*
華埠餐廳 262 Harrison Ave.
波士頓華人佈道會 249 Harrison Ave.
平價市場 1120 Washington St.
八八市場 50 Herald St.
富利銀行 710 Washington St.*
世界書局 75 Kneeland St.
華埠青年會 8 West Oak St.
堡壘村 484 Tremont St.
南灣廣場 285 Tremont St.
公路村 330 Tremont St.
中華頤養院 120 Shawmut Ave.
昆士小學 885 Washington St.*
中華貿易大樓 2 Boylston St.*
中國城牌樓 Beach St./Surface Rd.*
海之味 34 Oxford St.
新新市場 18 Oxford St.
美東市場 109 Lincoln St.
波士頓公共圖書館 660 Boylston St.
波士頓大學學生活動中心
775 Commonwealth Ave.

摩頓區
摩頓市立圖書館 36 Salem St.

*處為舢舨報箱設置點。

昆士區
北昆士站 E. Squantum St.*
公民銀行 371 Hancock St.
沃樂斯特站 Parking lot entrance*
昆士中心市立圖書館 40 Washington St.
昆士醫療中心 114 Whitwell St.
華樂堂 550 Hancock St.
富陽超商 41 Billings Rd.
沃樂斯特托兒中心 47 Weston Ave.

奧士頓區
金財餐廳 137 Brighton Ave.
STOP& SHOP Off N. Beacon St.
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伯克萊區
伯克萊市立圖書館 31 Pleasant St.
可樂角 1318 Beacon St./Harvard St.*

牛頓區
大波士頓文協 437 Cherry St.
牛頓自由圖書館 320 Homer St.
中興園 183 California St.

劍橋區
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麻省理工學院主樓 77 Mass Ave.

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您可以前往以下圖書館閱覽室閱讀舢舨:

佛明漢市立圖書館 49 Lexington St.
樂新頓市立圖書館 1874 Mass Ave.
米頓市立圖書館 476 Canton Ave.
物斯特市立圖書館 3 Salem Square
春田市立圖書館 220 State St.
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封面故事

九一一恐怖事件後的移民法趨嚴
新移民及外國訪客得謹慎勿觸犯新法

近年來，美國移民法日趨嚴格且複雜。國會不斷制定或通過新的法律來限制新移民及外國訪客的自由。新移民對時常有新變化的移民法無所適從。一些沒有注意到法律更新趨嚴的新移民可能會被遞解出境，例如移民局從嚴處理外籍人士必需申報住址更改的訊息。新法律規定機場行李檢查人員必需是美國公民，一些從事機場行李檢查的外籍雇員失去了工作。一下是麻州移民促進協會(Massachusetts Immigration and Refugee Advocacy Coalition, MIRA)提供最新的移民法律訊息，以幫助舢舨讀者。

外籍人士遷居必需申報住址更改，否則可能遭遞解出境

(從嚴法律) 司法部日前決定從嚴執行這項五十年前制定的法律：凡是在美國居住的外籍人士若遷居，必需向移民局申報住址更改，否則可能遭到遞解出境的命運。這個鮮為人知的法律規定外籍人士必需在遷居後的十天向移民局申報更改住址，若不執行可能會遭到兩百元的罰款或是被遞解出境。即使是當事人無知而誤漏此法令，移民局仍會發出遞解出境的傳票或你的名字會因而輸入犯罪記錄檔案。司法部在兩千零二年七月十八日將這個法案再次拿出檯面以嚴格執行。

全面實施學生及交換訪問人員資訊系統

(新法：67-FR18061) 司法部在兩千零二年五月十六日提出一個法案：建立外籍學生及交換訪問人員檔案庫，SEVIS。這項新制定的法律在公元兩千年七月一日開始在各國學校實施，而在公元兩千年三月三十日於全國招收外籍學生的學校「嚴格」實施。這項法律規定學校必需對外籍學生在註冊、開學、上課缺席或退掉部分學分使總學分不超過規定學分時，採取嚴格的行動。

外籍訪客必需在學校註冊前轉換身份

(新法：67-FR18061) 司法部在公元兩千年二月四月十二日提出的臨時法律中，移除了讓持有非移民簽證的外籍人士在改換學生簽證、訪問人員簽證前可以到學校開始的優惠。任何持有訪問或工作簽證的外籍人士一定要等到身份轉換手續完成後(拿到F)

「學生簽證 on F-1 訪問人員」才能到學校註冊上課。這個規定的緣由是去年九一一恐怖攻擊事件的劫機份子中有人是拿美國學生簽證而入境美國的。

移民局可以對遭扣留的移民所在地點保密

(新法：67 FR 19508) 這個過渡性質的法律條文是在公元兩千年四月二十一日成立，規定若非聯邦階層官員的允許，拘留中心不得發布有關這些遭扣留的人之資料。這個法律是針對所有遭到扣留的人，包含那些遭短期扣留的人。另外，移民局也有權對遭扣留的人所處地點保持秘密。

擔任機場行李檢查人員必需是美國公民

(新法) 根據美國法律，永久居民可以為這個國家上戰場，卻沒有資格在機場擔任機場行李檢查員。在兩千零一年十一月十九日，飛航安全法(The Aviation Transportation Security Act) 被簽訂，規定所有在機場負責行李檢查的人員必需為美國公民。許多原來在機場擔任行李檢查員的永久公民因此法律而丟掉工作。美國眾議會議員Mike Honda及Hilda Solis為此感到焦慮，並在公元兩千年一月十二日提出一個修正案讓那些在一年之內有資格轉換成美國公民身份的機場行李檢查員能保有工作。全美國的四百一十九處機場的兩萬八千名安全檢查人員中有百分之二十五的人為非公民。而由Honda及Solis所提出的修正保護法案卻在公元兩千年一月一日起停滯不前，且沒有得到眾議員及參議院的支持。

所有的移名申請案都要通過安全檢查

(新法) 這項在公元兩千年五月十日所頒布的新法律中規定，所有的移名申請都需通過邊界資訊系統安全檢查。這項系統是有確立那些恐怖份子無法得到移民自己資格。這項法律不只施行在申請人身上，也包括那些附屬申請人(但是十四歲以下的小孩則不再此範圍)。這個檢查的頻率是每三十五天一次，所以大部分的人在申請過程中會被檢查數次。

所有移民法庭的案件審理過程皆被密封

(新法：67 FR 36799) 公元兩千年八月二十八日，司法部公布一項過渡條款，內容授權移民法官

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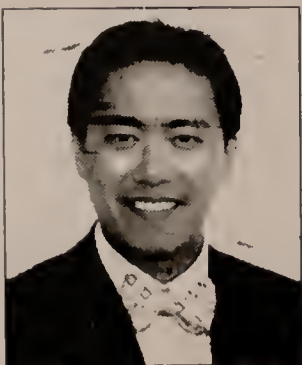
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優先工作者申請
杰出人才申請
國家豁免名額
政治庇護
遞解出境上訴
親屬移民

Priority Worker
Outstanding Researcher
National Interest Waiver
Asylum
Deportation Appeals
Family-Based Visa petitions



司徒賢律師再全美十大法律學院，紐約大學畢業，是麻省、新澤西、紐約三州註冊職業律師，曾被香港(一週刊)、台灣(聯合報)、美國世界日報、(Boston Globe)、(San Francisco Chronicle) 訪問有關法律政策。

IMMIGRATION LAW
移民法專業律師

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- * Labor Certification Applications * 勞工卡
- * National Interest Waiver Petitions * 國家特定豁免名額
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